

Inside this report...

Learn How to Own a Home of your Own and Stop Paying Rent Forever!



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Dear Friend:

If you're convinced you will NEVER own a home of your own, you should read this FREE report. It just may affect the rest of your life.



The American Dream... home ownership. Isn't that what we all strive for during the course of our lives? It somehow makes us feel more secure, more successful; but most of all, it gives us the ability to never, ever have to move when we don't want to. **Owning a home makes you the captain of your own ship!**

Has this ever happened to you'? You open your mail and there it is: a notice from your landlady that says she's selling your house and you have 30 days to vacate. But vacate to where? You've lived there for 10 years and paid your rent on time, month after month after month. Your kids were even born there. Now, out of the blue, you have to uproot your family because of something beyond your control. Your sense of belonging is shattered. For the first time, you realize how unfair this is, how temporary things can be. You have no choice... you're moving.

Maybe this hasn't happened to you yet, but it could. Think about it. You are at the absolute mercy of someone you hardly know – someone who has his or her own life problems and challenges to deal with. The fact is, that person can't afford to be concerned about you or your family. **No matter how nice your landlord or landlady is, that person owns your home and will do whatever he or she wishes with it.**



How is it that a landlord or landlady could control your life so much? You can't even paint your walls the color of your choice. You can't add a room, make *any* modifications, or even put too many nail holes in the wall to hang up pictures; the landlord might be angry with you, or worse than that, evicts you!



Or how about this injustice? Every dime you spent on miscellaneous improvements, repairs, etc. has only put money in the landlord's pocket. You won't benefit from any of your work on your rental home; you might even get in trouble for making these changes.

You spent *your* time, *your* money, *your* energy – and to do what, build equity in someone else's bank account? . You're also paying their mortgage payments. ***Face it, every day you are at the mercy of your landlord.***

You may be saying to yourself right now, “Okay, okay, you're right. How do I keep this from happening to me ever again?” In fact, you may be saying, “I will never let this happen to my family again, or even in the first place – but how?”

Well, let me share with you the information your landlord is hoping, maybe even praying, you never, ever hear about. But first, let me ask you a very important question: What if you could own a home of your own with little or maybe even NO money down? Would you do it? Of course you would. Read on, right now. **There has literally never been a better time to take advantage of this financial window of opportunity.**



If you're like most people, you at some point made the assumption that you simply couldn't afford to own your own home --- right? Maybe. Just let me say this: **In the last year we have helped more than 100 folks just like you buy a home they didn't even know they could afford. How? Let me tell you.**

Financing companies are in big trouble right now because there just aren't enough over-qualified people borrowing money. That means they have been forced to do some pretty special things; things such as offering you **home ownership with as little as a 3% down payment, and in many cases, NO down payment.** That's right, I said **NO down payment.** If you're anything like me, this sounds too good to be true; but it's not. It IS true. **Don't question it. Simply accept the fact that maybe, just maybe, your ship has come in!**

I'll bet right now you can think of three or four of your friends or acquaintances who have recently purchased a home. You probably even said to yourself: “I didn't know they had that much money.” They didn't. They became educated as to what's really happening in the real estate market. Chances are very good that a Realtor helped them.

It's a bit complicated, but in a nutshell, the real estate market is terrible . . . in fact, it's horrible (from the lenders' and sellers' points of view, that is). Sellers are **selling for less money than they ever dreamed they would have to.** There are fewer people borrowing money (lenders are going out of business left and right), and the government is trying to fix that by offering some absolutely incredible, unheard of loan programs to first-time home buyers – people just like you.

You know what'? You probably qualify for one or more of these special new loan programs right now. Most people do and don't even know it.

Let me tell you a story about a family, and see if this sounds at all familiar.



Tom ran to catch the phone before the answering machine picked up.
“Hello?”

“Hi Tom, this is Andy. Guess what’?”

“I don’t know, and since I’m out of breath, why don’t you just tell me,”
asked Tom in between his short breaths.

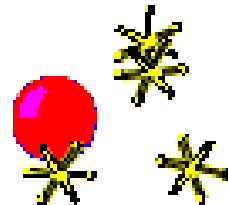
Then it happened. Andy announced, “Linda and I just bought our very first home – can you believe it?” Tom was shocked, happy, sad, and confused, all at the same time.

“Did you hear me?” asked Andy.

“Oh yeah, I’m sorry, I uh, wow, that’s great!” Tom stuttered. “I’ll tell Nancy and the kids right now; they’ll be thrilled.”

“Hey Nancy,” Tom called loudly. “It’s Andy on the phone. He and Linda just bought their own home.”

Nancy came running down their apartment stairs, almost tripping over the stack of toys and laundry stacked up on the landing. She had just returned from the laundromat and hadn’t yet had the chance to put the clean laundry away. She looked at Tom with the same funny look she had given him when he told her they wouldn’t be able to take the vacation trip they had planned.



“Wow, that’s wonderful,” Nancy said to Tom. “Tell Andy and Linda that we couldn’t be happier for them, and tell them to be sure to invite us to their housewarming.”

Tom was a bit surprised to see Nancy turn around and walk briskly out the door and back upstairs. For a second he thought he saw tears forming in her eyes.

But he focused his attention back on his friend on the phone. “Well Andy, that’s great news. When are you moving, and where? Tell me all about it...” Tom encouraged.

Andy talked and talked, sharing his excitement about his good fortune with Tom. He held Tom’s ear for at least twenty minutes. When Tom finished his conversation (which was pretty one-sided) with Andy, he set the phone on its receiver and stared outside.



He was so deep in thought that he hardly noticed the neighbors next door, fighting again. The walls in the apartment complex were so thin that he often heard every word spoken by their neighbors. Adjacent to their left wall was an older couple who obviously drank most of the day. By evening, they were at each other like cats and dogs. To their right was a young punk-rocker who loved his loud music. You know, the kind of music that makes you appreciate the soothing sound of someone running his or her fingernails up and down a chalkboard.

Unfortunately, that was the only place Tom and Nancy could afford three years ago. Since then, they had been saving every penny they could. Maybe someday they could own their own home too. **In fact, this was their dream.** Sometimes that dream was the only thing holding their marriage together.

They would sit for hours and talk about what they would do to their home if they owned it. Tom would say, "I'd paint the garage floor some weird color, just because I could." Nancy talked about how she would put up a cute wallpaper border in the kids' room. She wanted their room to be special.



Sometimes they would imagine what it would be like not to have anyone living right next door to them, or on both sides of them and above them, for that matter. That's the way it was now, and for as long as they could remember.

Tom snapped out of his deep thoughts when he heard the sound of Nancy's voice.

"Tom, Tom, Tom," she said to him.

Tom turned and gave Nancy a rather somber look.

"Are you all right Tom?" Nancy asked.

"Oh yeah, I was just thinking," he replied.

"Think about what?">*

"Well, I was think about, you know, our *dream*."

Within seconds, tears welled up in Nancy's eyes as she tried to conceal her obvious disappointment. She struggled with her feelings. Why wasn't she happy for her friends?

“Tom, why don’t I feel happy for Andy and Linda? Actually, it’s not that I don’t feel happy for them. I just feel so sad and disappointed. It seems so unfair. I’m not jealous, am I?”

Tom put his arms around his wife and hugged her tightly. Then he said softly, “Honey, it’s OK to feel the way you do. I feel the same way. Actually, I’m starting to feel, well, almost mad.”

“Mad’?” Nancy asked.

“Yeah, first I felt sad, then jealous, and now, now I’m just plain mad,” Tom blurted out.

“Mad at what?” Nancy questioned him Her tears were now dry, and her attitude concerned.

“I’m feeling mad as heck, ‘cause dog gone it, we should be able to own our own home too! I’m sick and tired of being at the mercy of landlords and landladies. Fact is, honey, I’m sick and tired of being a tenant. I’m tired of listening to neighbors fight, and hoping – no, *praying*, that the kids aren’t affected by it all. I am sick of not being able to do what we want. After all, we’re in a place we call home. But how is it a home? After all, we don’t own it. But most of all, I’m tired and angry that I haven’t been able to provide a home for my family.” Tears welled up in Tom’s eyes as his anger turned to sadness and embarrassment.

Linda threw her arms around Tom and said in a voice Tom had never heard before: “I’ve had it too, so let’s do something about it. If Andy and Linda can buy a home, then we can too. Let’s call Andy and find out how they did it and who they got to help them.”



“All right,” said Tom. Suddenly, Tom was dialing, fingers afire, excited about the possibilities. “Hey Andy, Tom here; Andy – do you have a minute’?” Tom asked.

“Sure,” Andy said.

“Tell me how you did it,” Tom demanded.

“Did what’?” Andy replied.

“Tell me how you bought this new home. Who helped you? How much did you put down? How much are your payments’? Tell me everything I need to know, and give me the phone number of the person who made all this happen for you. Linda and I are ready to join you guys and buy a home of our own too!”

Nancy held Tom’s hand as Tom listened to Andy and took detailed notes for 10 minutes or so. Nancy kept hearing Tom say, “You’re kidding – that’s all it took’? That’s it? Are you sure’? Wow!”

Nancy couldn't stand the wait. She had to know. She imagined Tom and herself in their own home, but was interrupted when she realized Tom had hung up.

"Well, what's the deal?" She asked.

"Honey, you're not going to believe this. Andy said he called a guy named Cliff Cox – you know, that real estate guy you see on TV and everywhere else in town? And here's what he told them..." Andy filled her in on all the details.



Forty seven and a half days later, Tom, Nancy, and their two children, Amanda and Andy Jr., moved into their new home. A home of their very own.

Can you spot the mistake they had been making for most of their life? The fact is, there are six very critical mistakes that almost all tenants makes. That's why they keep renting, sometimes for their entire lives.

Tom called Cliff Cox's office that very same day, and three days later he received information that surprised him, even shocked him. Information like:

- **The most common mistakes tenants make and how to avoid them.**
- **Little known loan programs that require little or no money down.**
- **What is really happening in the real estate market.**
- **How to stop paying rent and own a home of your own instead.**
- **Where to find the BEST buys on homes.**
- **Are there really desperate sellers out there?**
- **How to negotiate the cash you need from someone else's pocket.**
- **How most credit problems can be corrected easily.**
- **How to buy a home even with a bankruptcy on your record.**
- **Where to look to find the best home buys available.**

Here's what you really need to know:

Right now you may already have enough cash to buy a home; even if you don't, you can still buy your own home. There are many secrets most people don't even know exist.

Let me just tell you what I've been doing throughout the last 2½ years of my real estate career. I have been sharing information with folks just like you so that you and your family can be part of the American dream.

You see, I was a tenant for a big part of my life, just like you.

Why don't most agents do what I do? Well, the truth is: It's hard work. Many agents prefer to work the "easy deals" – the deals in which people have a 20-30% down payment. Most of those clients have income from trust funds, retirement, etc. Those types of transactions take little or no work at all.

The fact is, from 1988 through 1990, most of the deals in real estate business were just like that. Real estate values were skyrocketing and banks were lending like mad. *Everyone* seemed to have the money.

Lo and behold, things haven't changed, have they? You bet they have. Right now it's a seller's market, and the lending institutions need people like you to survive. I'll bet you never knew that.

Let me share with you five ways to buy a home that I'll bet you never knew about, and then we'll wind this up and I'll tell you exactly what you need to do if you think it's time to change your life and your luck – and finally own your own home.

Financing Option #1: GOVERNMENT LOAN PROGRAMS

These include, but are certainly not limited to:

- a. FHA loans**
- b. VA loans**
- c. Farmer's Home Loan Program**
- d. Agency Sponsored First Time Buyer Loans**
- e. Special Local Entitlements**

...and so on. Even though these programs differ in their various guidelines and requirements, the bottom line here is that they all require very little or NO money down!

For example, did you know that Uncle Sam provides a benefit to certain individuals" through which you can get a ZERO DOWN PAYMENT loan for as much as \$184,000 (as of the

date of this report)?

That means if you qualify, you too can obtain a mortgage for a \$184,000 home with no down payment! Other programs, such as FHA, allow payments as low as a **3%** of the cost of the entire house! After we review your situation, I can determine if any of these loan programs would be right for you. And if they're not, we'll consider this option:

Financing Option #2: Private Mortgage Insurance (PMI)

As common as this is, many people still don't take advantage of it. Basically, this insurance is available if you are going to put less than 20% down for a house.

For example, if you want to buy a \$150,000 house, you can put 5% down and still be able to get a traditional mortgage. (Even if you don't qualify for a government plan!)

Here's how it works. Our lender will bring in a PMI company to "insure" the other 15% you don't have. A small fee will be added to your payment.

Plus, with rates where they are today, it is very possible to end up a home owner with the same monthly payment you used to pay in the form of rent! Wouldn't that be great?! A \$142,000 mortgage, using an adjustable rate of 7.75%, would cost only a little more than \$1020 per month! Our example uses a 3/1 adjustable rate mortgage at 7.75%, payable over 30 years with 3/2/6 caps and an annual percentage rate of 8.125%.

Financing Option #3: GIFTS

Another way to finance the down payment on a home is through a gift from a family member or another relative. I have even heard about a new loan program that will allow the seller to be the provider of the gift under certain circumstances. (Will sellers do that'? You bet they will. I'll tell you a story about what sellers have been doing as we continue along here in the this report.)

Cash

CD's

Stocks

Bonds

Real Estate

Family Heirlooms

These are just some of the ways we have been able to raise gifts and other funds to finance down payments for a home. In the case of relatives, sometimes they are willing to give you the money now instead of leaving it to you in a will.

Financing Option #4: Builder Financing Plans

It isn't common knowledge, but new construction can offer very nice financing terms. Builders of single family homes, townhouses, condos, or modular housing, etc., may have cut a deal with a bank or other mortgage company to help people get into the houses. Sometimes, for example, they will offer low, low down payments and/or special introductory interest rates.

How does that compare with renting an apartment?

We can help you find these deals; I am always watching the marketplace for builders who want to get their homes sold!

Financing Option #5: CREATIVE FINANCING

There are many ways to buy from a seller – ways in which the seller helps you buy the home with his or her own financing! What am I talking about? Well, let's look at that \$150,000 house again. But first, I want to point out that many sellers will not want to, or aren't able to do, creative financing. It does involve more effort to find a seller who does want to do this than to find a more traditional buyer. But just because it's more difficult, that doesn't mean it's not worth the effort.

Usually, the seller will be in a situation where he or she wants or needs to sell the home. But at the same time, the seller doesn't want or need all of his or her money from the sale of the house right away. Let me give you a real example of a home sold this way, and see if this option becomes clearer.

HOW TO BUY A HOME EVEN IF YOU CURRENTLY HAVE CREDIT PROBLEMS!

The seller was a retired person whose significant other passed away several years ago, and he was in his late 50's. He recently met a woman whom he wanted to marry. She was a widow and had inherited a house that was completely paid for by the insurance company after her husband's death. The seller's home was also paid. The couple wanted to sell his house and move into hers after they were married. (Hers was closer to the city, where they both worked.)

The buyers had adequate income, but only recently. They had been out of work for awhile, and their credit was less than perfect. (They wouldn't be able to obtain a standard mortgage at that time.)

The buyers' new jobs were steady and paid well, and if they paid all their bills on time for the next year or so, their lender said they would be able to qualify for a mortgage. They had saved \$3,000 for a down payment, and they could get a gift of \$2,000 from one of their relatives.

LEASE WITH AN OPTION TO BUY!

In this case, the buyer made the seller the following offer: “We’ll rent the home for \$600 per month plus a non-refundable “option fee” of \$200 per month, for a total of \$800. (The \$200 per month option fee will apply towards the down payment in the future.)

We’ll give you a non-refundable \$5,000 deposit today towards the eventual purchase price.

We will have to get a mortgage sometime in the next three years in order to buy the home from you. If we can’t get a mortgage any time in the next three years, or we don’t make our payments, etc., you get the home back. You can also keep everything we have paid you so far.

In addition, we will raise the purchase price of the home by 3% each year past the first year if we haven’t bought the home from you by then. (In this case, the seller will get appreciation if we “rent” it for more than one year.)” The seller accepted the offer, and the buyer moved in with his new wife. The buyers were able to get a mortgage a year later and complete the deal.

There are literally dozens of ways to use creative financing to buy a home without the money you thought you needed. And many of them apply, even if your credit isn’t “sparkling clean”!

I won’t go into all the details here, because it would take a hundred pages or so. I do, however, want to mention this: The best way to show you is to sit down with you and determine the best way to handle your situation. As I said earlier...

WHY PAY RENT WHEN YOU CAN OWN A HOME OF YOUR OWN INSTEAD?

Your sole desire to own a home, combined with my knowledge of how to be creative, will increase your chances of success dramatically. Not too many real estate agents know how to use the financing methods I’ve mentioned to you.

Here’s the bottom line: It simply doesn’t make sense for you to rent. Why give money to your landlord when you could pay the same money toward owning a home? You’ll get tax deductions too!

You know what? I can only hope and pray that maybe, just maybe, I’ve got you thinking just a bit about how you can be the master of your own destiny, the captain of your own ship. I realize that you probably have many questions. In fact, you may have numerous questions. That’s OK – it’s only normal.